

SBA News ***July 2005***

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"TOP 20" LENDERS

\$ IN MILLIONS

CDCs	#	\$
SMALL BUS. GROWTH CORP.	110	\$61.7
SOMERCOR 504. INC.	103	69.3

LENDERS	#	\$
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CHARTER ONE BANK NATL ASSOC	841	29.1
CAPITAL ONE FED. SAVINGS BK	213	9.7
NATL CITY BK - MIDWEST	189	10.7
INNOVATIVE BANK	166	1.1
JPMORGAN CHASE BANK NATL ASSOC	165	18.8
U. S. BANK NATIONAL ASSOC	125	9.7
THE FOSTER BANK	55	10.5
BANCO POPULAR NORTH AMERICA	49	14.5
AMCORE BANK NATL ASSOC	48	14.7
HARRIS TRUST AND SAVINGS BANK	43	4.5
BANK-AMERICA NATL ASSOC	42	1.6
FIFTH THIRD BANK	38	18.9
CIT SMALL BUS. LENDING CORP	34	12.3
WELLS FARGO BK NATL ASSOC	34	2.9
FIRST AMERICAN BANK	29	4.0
LASALLE BK NATL ASSOC	28	8.7
BUSINESS LOAN CENTER, LLC	28	4.1
COMERICA BANK	26	11.7



JUDITH A. ROUSSEL
DISTRICT DIRECTOR

Demand for SBA-Backed Loans Continues at a Record Pace for the Third Quarter of FY 2005

Small businesses continued turning to the U.S. Small Business Administration for commercial credit in record numbers through the first three quarters of FY 2005, reflecting their confidence in the U.S. economy and the stability of the SBA loan program that backs their loans. Small businesses secured SBA backing under the agency's flagship 7(a) program for 71,131 loans through the first nine months of the fiscal year, a 21 percent increase over the same period a year ago. The loans made so far this year amount to \$11.1 billion, 19.5 percent more than in the same period last year.

The number of loans made in the State of Illinois has increased by 72.4 percent compared to fiscal years 2004. As of this date, approximately \$479.1 million have been disbursed to the small business community.

"We had a record year for this loan program a year ago, and we're going to set another record in 2005," said SBA Administrator Hector V. Barreto. "It tells us that the critics are wrong, that small businesses are confident enough to invest in the future of the American economy, and that this program is here to help them do it."

It also demonstrates the effectiveness of the self-funded footing on which the President has placed the loan program, and the confidence that lenders have in its stability. I am very pleased with this performance so far this year.”

The gains are also reflected in the SBA’s Certified Development Company, or 504, loan program. Through the first nine months of the fiscal year, the 504 program had issued 6,434 loans worth \$3.44 billion, about 6 percent ahead of the same period a year ago, when the program had 6,058 loans for \$2.88 billion.

The budget for the current year makes more than \$21 billion available to small businesses through the two loan programs, including \$16 billion in small business lending under the 7(a) program and \$5 billion under the 504 program.

SBA Announces 2005 Small Business Week Award Winners at an Evening Reception at the Chicago-Hilton

The 2005 Small Business Week Awards Reception proved to be a stellar event and an opportunity to thank America’s very best entrepreneurs and small business advocates in the State of Illinois.. Hosted by the U.S. Small Business Administration (SBA), SCORE, and the IDCEO Small Business Development Center Network, an audience of over 300 recognized these outstanding individuals from the State of Illinois.

“The award winners we salute today embody the best of the entrepreneurial spirit,” said Judith Roussel, SBA District Director for the State of Illinois. Ms. Roussel added, “Whether small business owners or those who champion the

cause, these individuals were selected because of their talent, their drive, and their ability to meet challenges and overcome obstacles on the road to making their ideas come true.”

Among those honored were:

Small Business Person of the Year

*Samuel Zepeda, Jr.
Vistas Construction of Illinois, Inc.*

Women in Business Champion of the Year

*Karen Kurek
RSM McGladrey, Inc*

Small Business Journalist of the Year

*Hermene Hartman
N'DIGO Magapaper*

Minority Small Business Champion of the Year.

*Bernice McClendon
Educational Training and Development, Inc.*

Special Recognition Award

*Andrew Pincon
Alado Development, Ltd.*

District Director’s Choice Award Winners

*Frank Portillo
Brown’s Chicken & Pasta, Inc.*

*Hedy Ratner
Women’s Business Development Center*

*Larry Thompson
U. S. Department of Energy*

Once again, the SBA Illinois District Office along with its resource partners would like to take this opportunity to thank all the award winners for their outstanding contributions.

SBA Announces Free Training Opportunity to Help Small Businesses Compete in the Federal Contracting Marketplace

The U.S. Small Business Administration has hired a New Mexico firm to run a training program to help small businesses become more competitive in the federal marketplace. Training for the free one day comprehensive program will be conducted on July 26th, 2005 from 8:00am to 5:00pm at 77 W Jackson, Morrison Conference Room, 3rd Floor, Chicago, IL.

The company, Strategic & Learning Services, Inc., of Albuquerque, N.M., will target the

training toward small businesses that are preparing to exit SBA’s 8(a) Business Development program. In addition, companies that are located in low income and high unemployment areas with six or more years of contracting experience with the government are also be eligible to attend the training.

“This advanced training is significant in that it will empower American small businesses in low income, high unemployment areas with practical business education and unique insight to increase their competitiveness in a free and open marketplace,” said Allegra McCullough, SBA’s Associate Deputy Administrator for Government Contracting and Business Development.

Small business attendees will be eligible for one year of follow-up assistance and counseling to improve their action plan in a changing business environment. Two live interactive Internet training sessions will be offered to small businesses that are unable to participate in the face-to-face training sessions. Small businesses should register for these sessions through their local SBA district office. To locate the SBA district office nearest you, please visit www.sba.gov.

Small business owners wishing to register for the one-day training session or to obtain additional information, may also visit the SLS’s Web site for a listing of training locations and SBA district office contacts at <http://www.sls-7j.net>.

SBA Illinois District Office Announces its Participation in the Hispanic Business Expo

Judith Roussel, the Illinois District Director, announced local office

plans to participate in the Hispanic Business Expo.

Ms. Roussel stated, "While many aspects of the business environment have changed over the past decade, many of the basic needs of small companies, such as access to capital, training, and contracts, have remained constant." She added, "SBA is more than happy to provide a wealth of expertise and resources in those areas to help today's entrepreneurs start and build their businesses."

Led by the Illinois Deputy District Director, Ivan E. Irizarry, the SBA will provide personnel to participate in panel discussion concerning topics such as "Starting your Own Business" to "Doing Business with the Government."

In particular, SBA will provide expert advice concerning issues ranging from the legal structure of an entity, to financing that entity, to providing certification, contract procurement, best practices, and bonding opportunities.

The Hispanic Business Expo will be held at Navy Pier on Thursday, August 4, 2005. For additional information concerning this expo, all are encouraged to contact:

Illinois Hispanic Chamber of Commerce
111 W. Washington, Suite 1660
Chicago, IL 60602
312-425-9500 (phone) // 312-425-9510 (fax)
www.hispanicbusinessexpo.net.

**Federal Executive Board
Procurement Roundtable
Committee Announces
"How to Grow your
Business through
Government"
Procurement Conference**

Federal Executive Board Committee announced that it will have a procurement conference on Wednesday, August 17, 2005 at the University of Chicago-Gleacher

Center. This unique conference will have something to offer small businesses as well contracting officers.

The federal government buys over \$300 billion in goods and services. State and local governments are also major purchasers. Both potential and current businesses are encouraged to attend this conference to gain insight on how to successfully compete for city, state, and federal contracts.

This all day event will offer small businesses the opportunity to learn about:

- Locking in the GSA Schedule
- Doing Business with the Government
- Certification
- E-Gov
- Financial Assistance
- Community express Program

In addition to these breakout sessions, small business owners will have an opportunity to apply for loans from \$5,000 to \$25,000 by merely bringing a photocopy of their driver's license, their business checking account, their social security card, and Federal Tax ID.

This conference will also offer contracting officers CEU accredited training for:

- GSA e-Tools
- Performance-Based Training
- OSDUBU Panel
- Matchmaking Session
- Service-Disabled Veteran-Owned Small Business and Federal Acquisition

In addition to discussing upcoming contracting opportunities with representative from various government agencies, maximizing your marketing and financing efforts for contracting activities, and meeting requirements for various certifications, the luncheon will feature as a guest speaker, Steven D. Galvan, Acting Deputy Administrator of the SBA.

This procurement conference will be held on Wednesday, August 17, 2005 at the University of Chicago Gleacher Center located at 450 North Cityfront Plaza Drive-Chicago, Illinois. Same day registration begins at 8:00 a.m., the conference begins at 8:30 a.m. and end at 5:30 p.m.

To attend this conference and the luncheon, you must register by the Wednesday, August 10, 2005 deadline. To pay your \$60 conference fee by credit card, you can register on-line at www.chicago.feb.org and click on "Procurement Conference." You can also mail your money order or cashiers check to:

*Chicago Federal Executive Board
230 South Dearborn, Suite 3816
Chicago, IL 60604*

Please note that same day registration will cost \$35. Payment should be made by cash, money order, or cashiers check (no personal checks). Those who register at that time will not be able to attend the since a final count of all meals must be served.